



**Mercy Housing California
Sacramento, CA**

Project Title	DREAM Home
Contact Information	Amy Goldwitz 1075 Dixieanne Avenue Sacramento, CA 95815 (916) 923-2232
AFI Grant Amount	\$115,500
Nonfederal Support	\$115,500
Project Period	September 2001 – September 2006
Highlights	Mercy Housing California formerly Rural California Housing Association, Inc. is offering 32 IDAs for homeownership. The match rate is \$3 to \$1, up to \$1,000 in participant savings over 24 months, with extensions as needed and feasible for the project to accommodate. In addition to a monthly deposit schedule, the project assists participants who have seasonal income in making contributions on a modified schedule. In addition to core training, services include mentoring, structured planning exercises, peer support, counseling, credit repair, and structured planning exercises.
Target Population	Sacramento County, California.
Grantee/Collaborative Description	Mercy Housing California formerly Rural California Housing Association, Inc. is an affordable housing organization. Wells Fargo provided nonfederal matching funds. California Bank & Trust is holding participant IDAs and the project reserve account.